

P

PAYMENT OPTIONS

ACCOUNT SUMMARY LINK – SENT AUTOMATICALLY 3 BUSINESS DAYS AFTER LOAN IS FUNDED AND 3 BUSINESS DAYS AFTER EACH PAYMENT DEBITED (PAGE 1 OF 1)

The Account Summary Link provides the Customer with the ability to access their account information and view payment options available by clicking on "Log In to View Your Statement".

Sent From: customerservice@500fastcash.com
Date/Time Sent: 04/05/2012 02:00:51 am
Subject: Your 500FastCash Statement Is Available Online

E-mail Reminder

View Your 500FastCash Account Summary Online Now

[Log In to View Your Statement](#)

Dear ROOSEVELTTSSTEST MCDONALDTSSTEST,

[Log in to view your account information](#)

Your latest 500FastCash account summary is available to view online at 500fastcash.com.

Minimum Payment Due: 120.00

Payment Due Date: 2012-04-13

Thank you,
500FastCash

Confidentiality Statement & Notice: This email is covered by the Electronic Communications Privacy Act, 18 U.S.C. 2510-2521 and intended only for the use of the individual or entity to whom it is addressed. Any review, retransmission, dissemination to unauthorized persons or other use of the original message and any attachments is strictly prohibited. If you received this electronic transmission in error, please reply to the above-referenced sender about the error and permanently delete this message. Thank you for your cooperation.

Q

Home Page – Customer Service Login Page: After clicking on the Account Summary Link, the Customer is redirected to the website Home Page. The Customer will enter their Username and Password then click on "Log In".

HOME APPLY NOW HOW IT WORKS FAQS PRIVACY POLICY CONTACT US

500 FASTCASH®
Where America Gets a Loan!®

Real Solutions for Real People.

1 First Name:

Address:

Returning User? Log In Here

Username: RMCDONALDT
Password:

Log In

Forgot your password? Click Here

I'm Looking into a Cash Advance for the First Time

What is a cash advance?
Can I qualify?
How much can I qualify for?
What does it cost?
When do I get my money?
When do I repay?

My Loan Application has been Submitted Online

I don't have a printer and I want to print a copy of my loan documents. Can I get my documents another way?
How do I reprint my loan documents?

ADDITIONAL RESOURCES
Consumer Notice Tips
Careers

ATTENTION
Are you a covered member of the National Guard or a covered member of a branch of the U.S. Military?
► CLICK HERE

Get a New Loan

HOME APPLY NOW HOW IT WORKS REMOVE ME CONTACT US PRIVACY POLICY ABOUT US

R

Customer Service – Loan Status Page: Once logged in to the Customer Service Portal, the Loan Status Page is displayed providing the Customer with an overview of the account status, including a breakdown of the charges. Access to view payment options is also provided. The Customer may then select "Next Payment Due" from the Control Panel options.

My Control Panel

- [My Profile](#)
- [Current Balance](#)
- [Loan Status](#)
- [Payment History](#)
- [Next Payment Due](#)
- [Account Documents](#)
- [Contact Us](#)
- [Log Out](#)

MY LOAN STATUS

LOAN STATUS

ACTIVE

Welcome ROOSEVELTTSSTEST MCDONALDTSSTEST

Application Number: 1938895711

Balance: \$520.00

New Amount Due: \$120.00

Next Due Date: 04-13-2012

Application Received: 02-24-2012

Funds Sent To Bank: 02-24-2012

Breakdown of Charges

Next Principle Amount Due: \$0.00

Next Service Charge Due: \$120.00

For questions regarding your account, please contact Customer Service at 1-888-919-6669.

[CLICK HERE TO VIEW PAYMENT OPTIONS](#)

S

Customer Service – Next Payment Due Page: The Next Payment Due page displays the Total Amount Due, Due Date, and Payoff Amount as well as the option to click on "Click Here to View Payment Options".

The screenshot shows a user interface for a loan account. On the left, a sidebar titled "My Control Panel" lists several options: My Profile, Current Balance, Loan Status, Payment History, Next Payment Due (which is selected and highlighted in yellow), Account Documents, Contact Us, and Log Out. The main content area is titled "NEXT PAYMENT DUE". It displays the following information:

Welcome ROOSEVELTTSTEST MCDONALDTSTEST	
Application Number:	1938395711
Total Amount Due:	\$120.00
Next Due Date:	04-13-2012
Payoff Amount:	\$520.00
Amounts contingent on no future returns.	

At the bottom right of the content area, there is a button with the text "CLICK HERE TO VIEW PAYMENT OPTIONS" and a small square icon. The entire content area is enclosed in a rectangular border, and the "CLICK HERE TO VIEW PAYMENT OPTIONS" button is circled with a black oval.

T

Customer Service – Payment Option Page: The Payment Options page provides the Customer with their current scheduled amount to pay along with the options to make the Minimum Scheduled Payment, Pay Down their loan by selecting the \$50.00 increment they wish to pay in addition to their currently scheduled payment, or Pay their Total Balance.

Payment Option 1 – Make Minimum Scheduled Payment: When the Customer chooses to "Make the Minimum Scheduled Payment", they will click on "Submit" in order to confirm their selection.

My Control Panel

MY LOAN STATUS

Payment Options

You are currently scheduled to pay \$120.00 on 04/13/2012.

If you want to change the Scheduled amount, please select from the following options:

Make the minimum scheduled payment

Pay Down your principal amount in increments of \$50.00.
\$50.00

Pay Total Balance (\$520.00*)

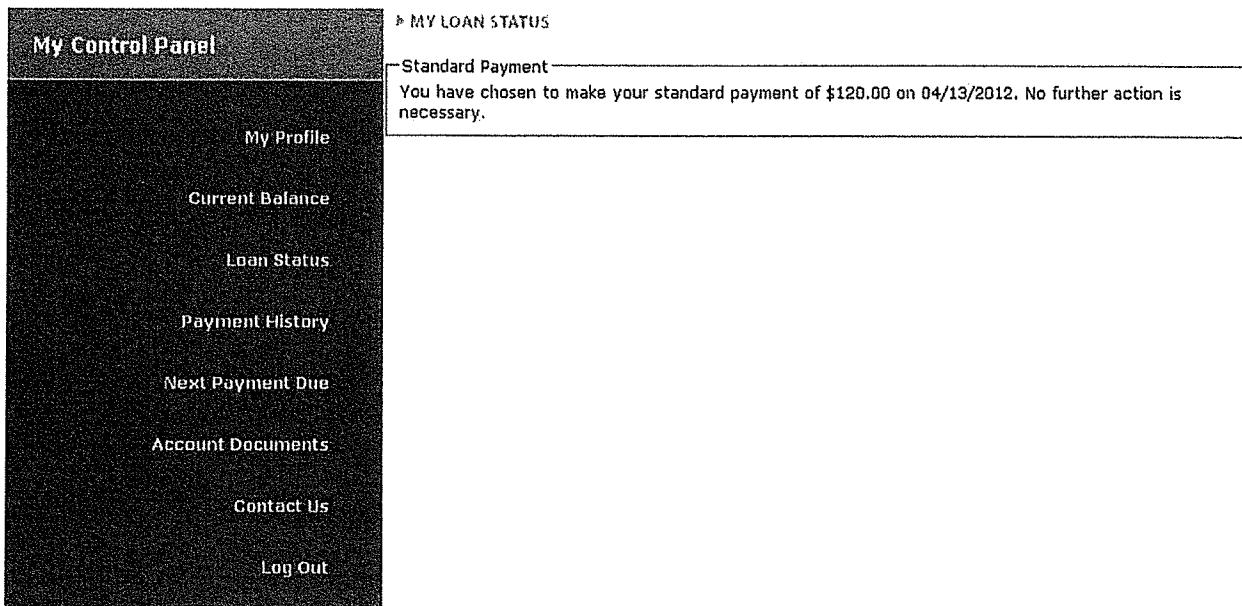
Submit

* This is contingent upon no future returns on your account

My Profile
Current Balance
Loan Status
Payment History
Next Payment Due
Account Documents
Contact Us
Log Out

U

Minimum / Standard Payment Confirmation Page: After selecting the option to pay the minimum payment amount and clicking on "Submit", the Customer will be presented with a Standard Payment Confirmation, again providing them with the amount that will be debited on their upcoming Due Date.



V

Payment Option 2 – Pay Down Principal Amount: The Customer may choose the option to "Pay Down your Principal Amount in increments of \$50.00". They will then click on "Submit" in order to verify their selection.

My Control Panel

► MY LOAN STATUS

Payment Options

You are currently scheduled to pay \$120.00 on 04/13/2012.

If you want to change the Scheduled amount, please select from the following options:

Make the minimum scheduled payment

Pay Down your principal amount in increments of \$50.00.
\$50.00

Pay Total Balance (\$520.00*)

** This is contingent upon no future returns on your account*

My Profile
Current Balance
Loan Status
Payment History
Next Payment Due
Account Documents
Contact Us
Log Out

PayDown Verification Page: After selecting the option to Pay Down on the Principal Amount in addition to their currently scheduled payment amount and clicking on "Submit", the Customer will be presented with the Pay Down Verification page. To process their request, the Customer will press "Submit".

The screenshot shows a web-based application with a dark sidebar on the left and a main content area on the right. The sidebar is titled 'My Control Panel' and contains the following links: My Profile, Current Balance, Loan Status, Payment History, Next Payment Due, Account Documents, Contact Us, and Log Out. The main content area has a header 'MY LOAN STATUS' and a sub-header 'PayDown:'. A message box contains the text: 'You have selected to make a PayDown of \$50.00 on 04/13/2012. This will be in addition to the \$120.00 amount that is already scheduled.' Below this message are two buttons: 'Submit' and 'Cancel'. The 'Submit' button is highlighted with a red oval.

Pay Down Confirmation & ESignature Page: After verifying the choice to Pay Down their Principal, the Customer is redirected to the Confirmation & ESignature Page where they can review and accept the terms and conditions of the Account Summary Document. To finalize their request, the Customer is required to provide their Electronic Signature and click on "I Agree".

My Control Panel

MY LOAN STATUS

My Profile

Current Balance

Loan Status

Payment History

Next Payment Due

Account Documents

Contact Us

Log Out

Please Review and Accept the following documents

YES (click on each to confirm)

I have read and accept the terms of the Account Summary Doc.

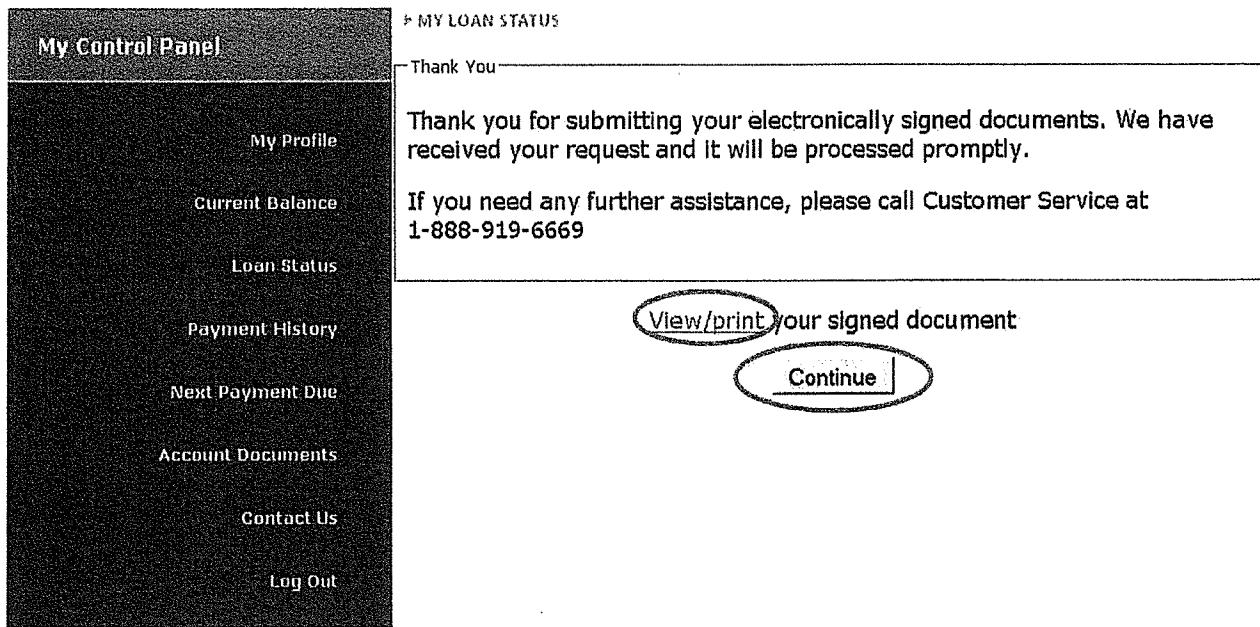
ROOSEVELTTSSTEST MCDONALDTSSTE

Type your full name (ROOSEVELTTSSTEST MCDONALDTSSTEST) in the box above.

By Clicking on "I AGREE" below, I understand I will be bound by the Terms and Conditions listed in the document.

I Agree Cancel

Thank You Page: The Customer is displayed a Thank You page which includes the option to view/print the signed Account Summary document.



ACCOUNT SUMMARY (DOCUMENT REQUEST TO PAY DOWN)

Phone Number: 1-888-919-6669
 Fax Number: 1-800-416-1619

ROOSEVELTSSTEST MCDONALTSSTEST
 18745 CHICAGO DR 1646
 Johnstown, NE 14269

As a reminder, your loan will be renewed on each due date. Renewal will continue until you authorize us to pay your loan in full. On the due date resulting from your fourth renewal and every due date thereafter, your loan must be paid down by \$0.00. This means your account will be debited for the finance charge plus \$0.00, and this will continue until your loan is paid in full.

To better serve you, please submit all requests and questions by faxing us at 1-800-416-1619.

THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

ACCOUNT NUMBER: 1938395711

Customer Service Phone Number: 1-888-919-6669

PAY OFF AMOUNT		SCHEDULED RENEWAL PAYMENT AMOUNT	
Pay Off Due Date	2012-04-13	Renewal Due Date	2012-04-13
Pay Off Amount Due	\$20.00	Renewal Amount Due	\$20.00
		Pay Down Amount Due	\$0.00
		Current Amount Due This Period: \$20.00	
Next Scheduled Payment If Loan Is Renewed:			
NEXT SCHEDULED DUE DATE		NEXT SCHEDULED PAYMENT AMOUNT	
2012-04-27		\$120.00	
Payment Options:			

Renewal. Your loan will be renewed on every due date unless you notify us of your desire to pay your loan in full or to pay down your principal amount borrowed and timely notify us as provided below. You will accrue a new fee of \$20.00 every time your loan is renewed. Any fees accrued during renewal will not go toward the principal amount owed.

* On the due date resulting from your fourth renewal and on the due date from every renewal thereafter, your loan must be paid down by \$0.00. This means your account will be debited for the finance charge plus \$0.00, and this will continue until your loan is paid in full. Any renewal of your loan is a modification of your original loan documents, including your Loan Note and Disclosure, and the terms and conditions of those documents remain in full force and effect except as otherwise expressly modified herein.

Pay Down. You can pay down your principal amount by increments of \$0.00. Paying down will decrease the fee charged for the next renewal due. To accept this option, you must notify us of your request in writing via fax at Toll Free 1-800-416-1619. The request needs to be received at least three full business days before your loan is due.

Pay Off. You can payoff your full balance of \$20.00, the principal plus the fee for that period. To accept this option you must notify us of your request in writing via fax at 1-800-416-1619. The request needs to be received at least three full business days before your loan is due.

Governing Law. By obtaining this loan and or renewal of this loan thereafter, both parties agree that this Note and your account shall be governed by all applicable federal laws and all laws of the jurisdiction in which the Lender is located, regardless of which state you may reside, and you consent to the exclusive exercise of regulatory and adjudicatory authority by the jurisdiction in which the Lender is located over all matters related to this Note and your account, forsaking any other jurisdiction which either party may claim by virtue of residency.

Unless we receive written notification from you at least three full business days before your loan is due, your loan will be renewed. Renewal fees will not be refunded if this signed document is not received within the allotted time frame.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	223.47%	Payment Schedule You must make one payment of \$20.00 on 2012-04-13 if you choose to pay off your loan rather than renew.
RENEWAL CHARGE The dollar amount the credit will cost you.	\$20.00	Security Interest The loan is unsecured.
Amount Financed The amount of credit provided to you or on your behalf.	\$400.00	Loan Fee/Prepayment: The Renewal Charge consists solely of a Loan Fee that is earned in full at the time the loan is funded. Although you may pay in advance all or part of what you owe without penalty, you will <u>not</u> receive a refund or credit of any part or all of the Finance Charge.
Total of Payments The amount you will have paid if you select to renew your loan and make the payment as scheduled.	\$520.00	The Annual Percentage Rate is estimated based on the anticipated date the loan proceeds will be deposited to your Account.

The Account: You have a debit account on file at The Heritage Bank.

By signing or electronically signing below you are authorizing 600FastCash, and or their servicers and affiliates to debit the renewal charge due \$20.00 plus the additional \$0.00 to be applied to your principal balance or the pay off amount due \$20.00, from your account named above on your current due date of 2012-04-13. You must initial by the payment option you wish to use below. If no option is selected, we will accept this document as request of pay down. You must fax or email this document three full business days before your due date to ensure your loan is not renewed. **DO NOT SIGN IF YOU ARE WANTING TO RENEW YOUR LOAN FOR THE MINIMUM AMOUNT.**

You have selected to make a Pay Down of \$50.00 on 04/13/2012. This will be in addition to the \$120.00 amount that is already scheduled.

ROOSEVELTSSTEST MCDONALTSSTEST

ROOSEVELTSSTEST MCDONALTSSTEST

04/09/2012

Signature

Print Name

Date

Please check your email or go to 500fastcash.com 4-8 business hours after sending this document to confirm that it was received and the request has been processed.

If you need additional assistance please call 1-888-919-6669

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Account Documents Page: After selecting "Continue" from the Thank You Page, the Customer is redirected to the Account Documents Page. The signed Account Summary document is available to be viewed and printed.

My Control Panel

* MY LOAN STATUS

Welcome ROOSEVELTSSTEST MCDONALTSSTEST

Application Id: 1938395711

The following documents are available for your review:

- [Account Summary Doc](#)
- [Account Summary Doc](#)

The following documents have already been signed:

- Account Summary Doc - 8:26am 04/09/2012
- Signed Loan Document - 6:45pm 02/24/2012

My Profile

Current Balance

Loan Status

Payment History

Next Payment Due

Account Documents

Contact Us

Log Out

W

Payment Option 3 – Pay Total Balance: The Customer may choose the option to "Pay Total Balance". They will then click on "Submit" in order to verify their selection.

My Control Panel

MY LOAN STATUS

Payment Options

You are currently scheduled to pay \$120.00 on 04/13/2012.

If you want to change the Scheduled amount, please select from the following options:

Make the minimum scheduled payment

Pay Down your principal amount in increments of \$50.00.
\$50.00

Pay Total Balance (\$520.00*)

** This is contingent upon no future returns on your account*

My Profile
Current Balance
Loan Status
Payment History
Next Payment Due
Account Documents
Contact Us
Log Out

Pay Out Verification Page: After selecting the option to Pay the Total Balance amount and clicking on "Submit", the Customer will be presented with the Pay Out Verification page. To process their request, the Customer will press "Submit".

My Control Panel

► MY LOAN STATUS

Payout:

You have selected to pay your total balance of \$520.00 on 04/13/2012.

Submit Cancel

My Profile

Current Balance

Loan Status

Payment History

Next Payment Due

Account Documents

Contact Us

Log Out

Pay Out Confirmation & ESignature Page: After verifying the choice to Pay the Total Balance, the Customer is redirected to the Confirmation & ESignature Page where they can review and accept the terms and conditions of the Account Summary Document. To finalize their request, the Customer is required to provide their Electronic Signature and click on "I Agree".

My Control Panel

MY LOAN STATUS

Please Review and Accept the following documents

YES (click on each to confirm)

I have read and accept the terms of the Account Summary Doc.

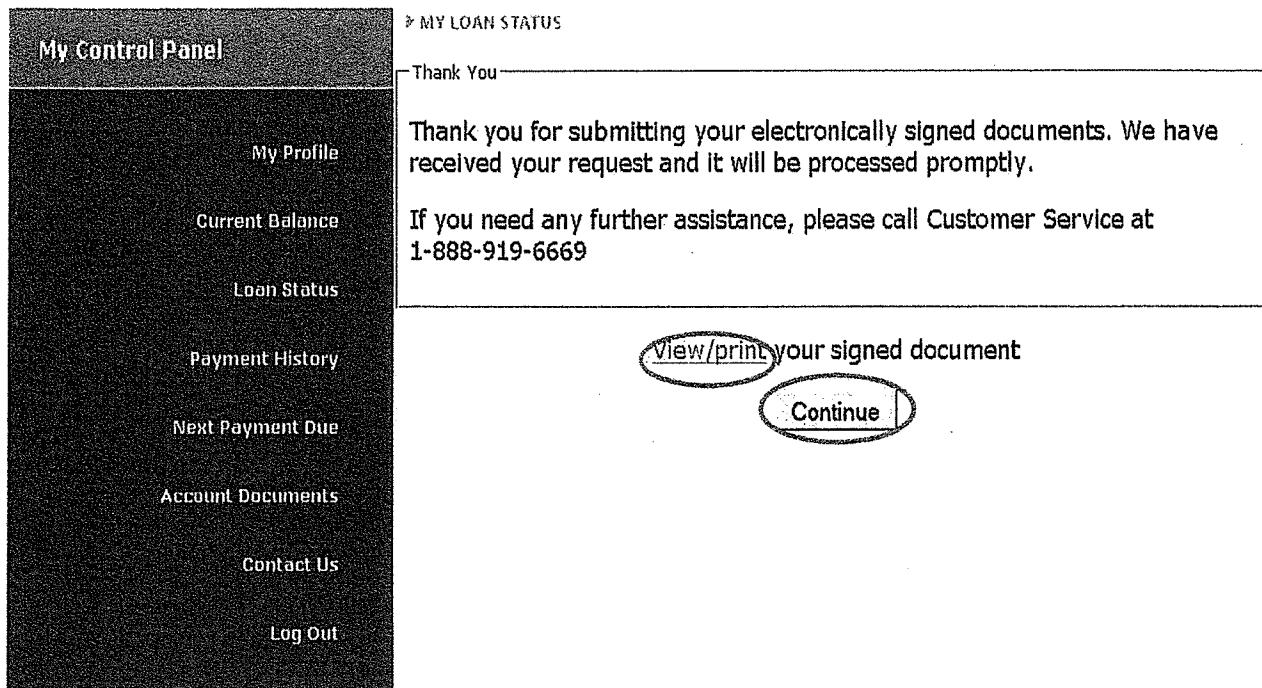
ROOSEVELTTSSTEST MCDONALDTSSTE

Type your full name (ROOSEVELTTSSTEST MCDONALDTSSTEST) in the box above.

By Clicking on "I AGREE" below, I understand I will be bound by the Terms and Conditions listed in the document.

I Agree Cancel

Thank You Page: The Customer is displayed a Thank You page which includes the option to view/print the signed Account Summary document.



ACCOUNT SUMMARY (DOCUMENT REQUEST TO PAY OUT)

Phone Number: 1-888-919-6669
 Fax Number: 1-800-416-1619

ROOSEVELTSSTEST MCDONALTSSTEST
 18745 CHICAGO DR 1646
 Johnstown, NE 14289

As a reminder, your loan will be renewed on each due date. Renewal will continue until you authorize us to pay your loan in full. On the due date resulting from your fourth renewal and every due date thereafter, your loan must be paid down by 50.00. This means your account will be debited for the finance charge plus 50.00, and this will continue until your loan is paid in full.

To better serve you, please submit all requests and questions by faxing us at 1-800-416-1619.

THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

ACCOUNT NUMBER: 1938395711

Customer Service Phone Number: 1-888-919-6669

Account Summary		
PAY OFF AMOUNT	SCHEDULED RENEWAL PAYMENT AMOUNT	
Pay Off Due Date 2012-04-13	Renewal Due Date 2012-04-13	120.00
Pay Off Amount Due 520.00	Renewal Amount Due 120.00	0.00
Current Amount Due This Period: 120.00		
Next Scheduled Payment: If Loan is Renewed		
NEXT SCHEDULED DUE DATE 2012-04-27	NEXT SCHEDULED PAYMENT AMOUNT 120.00	

Payment Options

Renewal. Your loan will be renewed on every* due date unless you notify us of your desire to pay your loan in full or to pay down your principal amount borrowed and timely notify us as provided below. You will accrue a new fee of 120.00 every time your loan is renewed. Any fees accrued during renewal will not go toward the principal amount owed.

* On the due date resulting from your fourth renewal and on the due date from every renewal thereafter, your loan must be paid down by 50.00. This means your account will be debited for the finance charge plus 50.00, and this will continue until your loan is paid in full. Any renewal of your loan is a modification of your original loan documents, including your Loan Note and Disclosure, and the terms and conditions of those documents remain in full force and effect except as otherwise expressly modified herein.

Pay Down. You can pay down your principal amount by increments of 50.00. Paying down will decrease the fee charged for the next renewal due. To accept this option, you must notify us of your request in writing via fax at Toll Free 1-800-416-1619. The request needs to be received at least three full business days before your loan is due.

Pay Off. You can payoff your full balance of 520.00, the principal plus the fee for that period. To accept this option you must notify us of your request in writing via fax at 1-800-416-1619. The request needs to be received at least three full business days before your loan is due.

Governing Law. By obtaining this loan and or renewal of this loan thereafter, both parties agree that this Note and your account shall be governed by all applicable federal laws and all laws of the jurisdiction in which the Lender is located, regardless of which state you may reside, and you consent to the exclusive exercise of regulatory and adjudicatory authority by the jurisdiction in which the Lender is located over all matters related to this Note and your account, forsaking any other jurisdiction which either party may claim by virtue of residency.

Unless we receive written notification from you at least three full business days before your loan is due, your loan will be renewed. Renewal fees will not be refunded if this signed document is not received within the allotted time frame.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	223.47%	Payment Schedule You must make one payment of 520.00 on 2012-04-13 if you choose to pay off your loan rather than renew.
RENEWAL CHARGE The dollar amount the credit will cost you.	120.00	Security Interest The loan is unsecured.
Amount Financed The amount of credit provided to you or on your behalf.	400.00	Loan Fee/Prepayment: The Renewal Charge consists solely of a Loan Fee that is earned in full at the time the loan is funded. Although you may pay in advance all or part of what you owe without penalty, you will not receive a refund or credit of any part or all of the Finance Charge.
Total of Payments The amount you will have paid if you select to renew your loan and make the payment as scheduled.	520.00	The Annual Percentage Rate is estimated based on the anticipated date the loan proceeds will be deposited to your Account.

The Account: You have a debit account on file at The Heritage Bank.

By signing or electronically signing below you are authorizing 500fastCash, and or their servicers and affiliates to debit the renewal charge due 120.00 plus the additional 50.00 to be applied to your principal balance or the pay off amount due 520.00, from your account named above on your current due date of 2012-04-13. You must initial by the payment option you wish to use below. If no option is selected, we will accept this document as request of pay down. You must fax or email this document three full business days before your due date to ensure your loan is not renewed. **DO NOT SIGN IF YOU ARE WANTING TO RENEW YOUR LOAN FOR THE MINIMUM AMOUNT.**

You have selected to pay your total balance of \$520.00 on 04/13/2012. Any previous schedule you may have selected has now been replaced with this new selection.

ROOSEVELTSSTEST MCDONALTSSTEST

ROOSEVELTSSTEST MCDONALTSSTEST

04/09/2012

Signature

Print Name

Date

Please check your email or go to 500fastcash.com 4-8 business hours after sending this document to confirm that it was received and the request has been processed.

If you need additional assistance please call 1-888-919-6669

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Account Documents Page: After selecting "Continue" from the Thank You Page, the Customer is redirected to the Account Documents Page. The signed Account Summary document is available to be viewed and printed.

My Control Panel

MY LOAN STATUS

Welcome ROOSEVELTTSSTEST MCDONALDTSSTEST

Application Id: 1938395711

The following documents are available for your review:

- Account Summary Doc
- Account Summary Doc
- Account Summary Doc

The following documents have already been signed:

- Account Summary Doc - 8:40am 04/09/2012
- Signed Loan Document - 6:45pm 02/24/2012

My Profile

Current Balance

Loan Status

Payment History

Next Payment Due

Account Documents

Contact Us

Log Out

ACCOUNT SUMMARY ESIG – IF A CUSTOMER CONTACTS CUSTOMER SERVICE, THIS DOCUMENT COULD BE SENT MANUALLY BY A CUSTOMER SERVICE AGENT AS AN ALTERNATIVE OPTION TO THE ACCOUNT SUMMARY LINK. (PAGE 1 OF 1)

The Account Summary ESig provides the Customer with the ability to access their account information and view payment options available by clicking on the website hyperlinks.

Your 500FastCash Account Summary

Inbox  

 Print all

customerservice@500fastcash.com
to me

12:16 PM (2 minutes ago)

1-866-913-6669
customerservice@500FastCash.com

Attention: ROOSEVELTSSTEST MCDONALDSSTEST

Application ID #: 1938395711

In order to pay down your loan's principal balance or pay your loan in full, please visit our website at 500fastcash.com and electronically sign the Account Summary document. You will need to complete the Account Summary document at least three business days prior to your next due date in order for us to process your request for payment.

As a reminder, your loan will be renewed if you do not complete the Account Summary.

To electronically sign your documents, you must do the following:

- Visit our website 500fastcash.com
- Populate your Employer's Phone Number and your Date of Birth, then choose Enter.
- Select the Account Summary document link.
- After reviewing your document scroll down to the bottom and select your payment option.
 - You may choose to pay your loan in full (the total principal balance plus the renewal charge).
 - You may choose to pay down against the principal balance by selecting the dollar amount you would like to pay down from the drop down provided. This amount will be in addition to your regular scheduled payment.
 - You may choose to only pay your regular payment by choosing the minimum payment option.
- After reviewing your document, click in the box to indicate that you have read and understand the document.
- Type your full name where indicated to verify you have fully read and understand the terms and conditions of your loan. This is your electronic signature.
- Click on the "I Agree" button to send your documents to be processed.
- Print your Account Summary to store for future reference.

If you have problems accessing your documents, please contact us during regular business hours via email at customerservice@500FastCash.com or by phone at 1-866-913-6669. We are open Monday through Thursday 8:00 AM to 4:30 PM and Friday 8:00 AM to 3:30 PM.

Thank you,

500FastCash

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X

Sent From: LeJolie23@aol.com
Date/Time Sent: 11/14/2010 10:00:00 pm
Subject: Re: Your UnitedCashLoans Approval Terms

Hello and good evening,

I wish to do a full pay out of my \$300 loan + \$90 fee, due 11/29/2010
and
not renew next month.
Thanks in advance.

Sincerely,

Lejone

In a message dated 10/22/2010 2:22:53 P.M. Pacific Standard Time,
customerservice@unitedcashloans.com writes:

customerservice@UnitedCashLoans.com

Sent From: noreply_customerservice@unitedcashloans.com

Date/Time Sent: 11/14/2010 10:00:14 pm

Subject: RE: Re: Your UnitedCashLoans Approval Terms

Thank you for contacting UnitedCashLoans. This email is to confirm receipt of your document and or request. Our processing department is currently closed. Your documents and or request will be reviewed and processed in the order in which it was received, during normal business hours. Processing hours are Monday through Thursday 8:00 AM to 4:30 PM and Friday 8:00 AM to 3:30 PM. Our customer service representatives welcome your questions. Please call: 1-800-279-8511

Thank you,
UnitedCashLoans

Email: customerservice@UnitedCashLoans.com

Phone Number: 1-800-279-8511

Fax Number: 1-800-803-8794

Do not reply to this email, as emails sent to this address are discarded. Please use the email address above.

Sent From:
Date/Time Sent: 11/15/2010 10:06:18 am
Subject: RE: Re: Your UnitedCashLoans Approval Terms

Dear LEJONE MORRIS,

We have received your request to change the payment option on your account. We will draft \$390.00 on 2010-11-29. If you have any questions, please call customer service at 1-800-279-8511.

Thank you,
UnitedCashLoans
Email: customerservice@UnitedCashLoans.com
Phone Number: 1-800-279-8511
Fax Number: 1-800-803-8794

Hello and good evening,

I wish to do a full pay out of my \$300 loan + \$90 fee, due 11/29/2010 and not renew next month.

Thanks in advance.

Sincerely,

Lejone

In a message dated 10/22/2010 2:22:53 P.M. Pacific Standard Time,
customerservice@unitedcashloans.com writes:

customerservice@UnitedCashLoans.com

Y

Collection Protocol Compliance Agreement

All Collectors will be required to maintain compliance with the guidelines laid out below. This is a **ZERO TOLERANCE POLICY** that will result in immediate termination for any Collector found using any of the prohibited conduct listed below.

Prohibited conduct

- **Hours for phone contact:** contacting customers by telephone outside of the hours of 8:00 a.m. to 9:00 p.m. local time of the customer.
- **Causing a telephone to ring or engaging any person in telephone conversation repeatedly or continuously:** with intent to annoy, abuse, or harass any person at the called number.
- **Contacting customers at their place of employment:** after being notified the customer's employer does not permit employees to receive those communications during work hours.
- **Contacting customer known to be represented by an attorney:** after having received, or can readily ascertain, contact information (name, address, phone, etc.) of attorney.
- **Misrepresentation or deceit:** misrepresenting the debt or using deception to collect the debt, including a debt collector's misrepresentation that he or she is an attorney or law enforcement officer.
- **Threatening arrest, legal action, or other consequences, including threatening to report information on a customer's credit report:** that are either not permitted or not actually contemplated.
- **Abusive or profane language:** used in the course of communication with any person related to the debt.
- **Contact with third parties:** revealing or discussing the nature of debts with third parties (*other than the customer's spouse or attorney*) without the prior consent of the customer given directly to the collector.
- **Falsifying arrangements:** setting up a payment arrangement that is not agreed to by the customer, whether by debit card, credit card, bank account or through promise-to-pay arrangement, in an attempt to lock the account. This includes, but is not limited to, setting up a payment arrangement without the customer's express agreement to the amounts, dates and method of payment; and setting up a payment arrangement on a debit card, credit card or bank account that the collector knows to be invalid. If the customer cannot agree to specific amounts, dates and method of payment, the collector must advise the customer to call back with the credit card information or the collector must set up a follow-up call with the customer.
- **Disconnecting the call:** hanging up on the customer because you are angry or because the customer is angry or rude. Even if a customer is abusive and/or profane, the collector must not hang up on the customer and must transfer the call to a manager.

Employee Signature

Date

Printed Name

Z



10895 Lowell Avenue, Suite 100
Overland Park KS 66210
Phone: 913-648-5858
Fax: 913-338-0143

March 9, 2009

Lakinda

REDACTED

Subject: Letter of Termination – Performance/Conduct

This letter is to advise you of your termination from AMG Services, Inc. effective Friday, March 6, 2009. The reason(s) for termination is as follows:

On 03/06/2009 the 500FC Customer Service Supervisor had to jump in to live monitor a call with Lakinda as she was being short and somewhat rude with the customer. While listening in on the call the supervisor heard Lakinda tell the customer that she would disconnect the call. The supervisor made it clear to Lakinda that was not an option but she still abandoned the call, which is a violation of the Customer Service Protocol Compliance Agreement.

The Agreement states "*Calls can only be disconnected after the appropriate valediction. CSR may never disconnect (hang up) on a customer out of anger.*" In the supervisor's observation the customer was not being difficult, rude or using profanity toward the rep and did not feel it was warranted for the call to be disconnected. After the call was ended, the supervisor asked Lakinda for confirmation that she ended the call and her response was "Yep, sure did".

Lakinda has read and signed The Customer Service Protocol Compliance Agreement on February 2, 2009. In the Agreement it clearly states that this is a zero tolerance policy that will result in termination if violated.

In accordance with Employee Handbook, Part 701, "The following is an example of infractions of rules of conduct that may result in disciplinary action, up to and including termination from employment:

- Unsatisfactory performance or conduct"

Crystal Cram
Director of Operations



10895 Lowell Avenue, Suite 100
Overland Park KS 66210
Phone: 913-648-5858
Fax: 913-338-0143

September 20, 2011

REDACTED

Nicole
Teleloan – Customer Service Representative

Subject: Letter of Termination – Performance/Conduct

This letter is to advise you of your termination from AMG Services, Inc. effective Tuesday, September 20, 2011. The reason(s) for termination is as follows:

Quality Assurance forwarded a recorded call to management that revealed Nicole being unprofessional with a customer where she disconnected the call out of anger. During the conversation Nicole's tone was short and condescending. Nicole interrupted and talked over the customer before abruptly ending the conversation with "Have a good day" and then disconnected the call.

On May 20, 2010, Nicole read and signed the Customer Service Protocol Compliance Agreement that states under the Prohibited conduct: "*Disconnecting a call with a customer without warrant: calls can only be disconnected after the appropriate valediction. CSR may never disconnect (hang up) on a customer out of anger. Calls must be escalated to a manager before the call is disconnected.*" This is a zero tolerance policy that results in termination if violated.

On June 29, 2011, was issued a two-day suspension due to the continue struggles with the core duties in the supervisor position.

On May 17, 2011, was issued a Letter of Warning for performance when allowed an employee to work .75 hours of unauthorized overtime.

On April 15, 2011, was issued an Official discussion due to complaints received regarding the lack of professionalism and/or tack displayed when dealing with the employees.

In accordance with Employee Handbook, Part 701, "The following is an example of infractions of rules of conduct that may result in disciplinary action, up to and including termination from employment:

- Unsatisfactory performance or conduct"

Crystal Cram
Director of Operations

AA

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=52620384

Sent From: bebe0035@ymail.com
Date/Time Sent: 06/24/2011 11:57:38 am
Subject: Contact Us Submission

Contact Us Submission received on 06/24/2011 09:38:54am

Name: BETTY TURNER

Application ID: [REDACTED]

Message: I KEEP GETTING CALLS FROM (845)765-9442 SAYING THEY ARE A COLLECTION AGENCY FROM YOU AND I NEED TO CONTACT THEM ABOUT PAYMENT ARRANGEMENTS ON A PAST DUE BILL. I THOUGHT I MADE ARRANGEMENTS TO MAKE A PAYMENT ON THE 1ST OF JULY. HAS MY ACCOUNT BEEN ASSIGNED TO A COLLECTION AGENCY?

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=52626878

Sent From:

Date/Time Sent: 06/24/2011 02:29:45 pm

Subject: RE: Contact Us Submission

Dear Betty Turner,

Please be advised that this call did not originate from our office. In order to help us track and appropriately handle this activity, could you please respond with any of the information below that you are able to provide:

- **What was the company name where the caller was calling from?
- **What Case number did they give you?
- **What was the callers name?
- **Did the caller mention any other names?
- **Did the number show up on your caller id? If so what was that number?
- **What was the number they provided to call them back?
- **Did the caller give you any location information, such as fax, email or an address?

The authorities are aware of these calls, and are currently attempting to locate and arrest the suspects. We suggest that you file a fraud alert with the three major credit agencies. We also suggest reporting these calls to the Federal Trade Commission which can be reached at www.ftc.gov

Equifax: 800-525-6285

Experian: 888-Experian (397-3742)

TransUnion: 800-680-7289

Thank you,
UnitedCashLoans

Email: customerservice@UnitedCashLoans.com

Phone Number: 1-800-279-8511

Fax Number: 1-800-803-8794

Contact Us Submission received on 06/24/2011 09:38:54am

Name: BETTY TURNER

Application ID: [REDACTED]

Message:

I KEEP GETTING CALLS FROM (845)765-9442 SAYING THEY ARE A COLLECTION AGENCY FROM YOU AND I NEED TO CONTACT THEM ABOUT PAYMENT ARRANGEMENTS ON A

https://live.ecash.eplatflat.com/show_pdf.php?archive_id=52626878

PAST DUE BILL. I THOUGHT I MADE ARRANGEMENTS TO MAKE A PAYMENT ON THE 1ST OF JULY. HAS MY ACCOUNT BEEN ASSIGNED TO A COLLECTION AGENCY?